### NLS has one-of-a-kind expertise for rehabilitation projects

All homes receiving NLS rehab financing are inspected by our Construction Specialists, who identify needed repairs and potential maintenance requirements early in the mortgage process. Whether it's replacing a roof, adding a room, or making a home safer, our staff will help you get your needed repairs done right.



#### NHSChicago.org

Call or visit one of our neighborhood offices at the following locations:

Central Office (Wicker Park)\* 1279 N. Milwaukee Avenue 4th Floor Chicago, IL 60622

South Side Hub (Chatham) 639 E. 87th Street Chicago, IL 60619

West Side Hub (W. Humboldt Park)\* 3601 W. Chicago Avenue Chicago, IL 60651

773-329-4111 NHSCHICAGO.ORG





**MOST TRUSTED LENDER FOR WORKING FAMILIES** 

Neighborhood Lending Services, Inc., (NLS), an affiliate of NHS, provides mortgage financing to working families like vours!

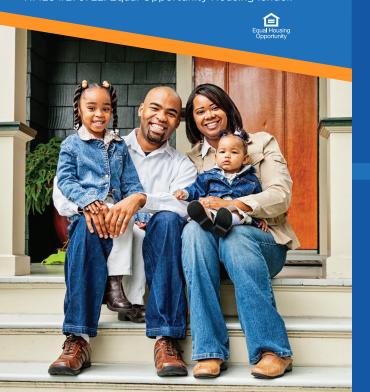
# YOU WORK HARD FOR YOUR FAMILY, SO LET US WORK HARD FOR YOU!

NLS can help you finance a new home or fix the one you're in, even if it needs substantial repairs! Our expert staff does business in neighborhoods throughout the city of Chicago, in Elgin/Northeast Kane County, and in south suburban Cook County.

#### Financing is available for:

- Home Purchase
- Purchase with Rehabilitation
- Refinancing

Illinois Residential Mortgage licensee #M00661.
NMLS #276722. Equal Opportunity Housing lender.





# WHY CHOOSE NEIGHBORHOOD LENDING SERVICES?

NLS is a non-profit organization dedicated to strengthening communities and expanding homeownership.

- Free homeownership education and one-on-one counseling with NHS
- Offices throughout Chicagoland, where you can speak to an experienced loan officer in or near your neighborhood
- All home purchase mortgages are 30-year, fixed-rate loans
- Only 3% required for down payment for a single-family home
- All buyers receive competitive interest rates!

### NLS MAKES MORE LOANS TO WORKING FAMILIES THAN ANY OTHER CHICAGOLAND NONPROFIT LENDER.

## NLS can link you to generous buyer incentives

State and local programs are available to help lower your payments and housing costs! Up to \$15,000 in subsidies may be available to qualified buyers through down payment assistance, closing costs assistance and forgivable loans (subject to availability). Contact us today!





